WIFE NOT A MERE ASSET

APPELLATE COURT MAY DISCOURAGE SOME SORDID HUSBANDS.

Policy on a Wife's Life Cannot Be Assigned as Security While She Is Alive—Court News.

Persons contemplating matrimony for no other purpose than to gain a valuable form of commercial paper in the shape of a wife may feel discouraged over an interesting decision made by the Appellate Court yesterday. The court held that no man has the right to assign his wife's life insurance policy as security for his own debts.

Bernard Ryder, of Fulton county, held a policy on the life of his wife, Catherine Ryder, in which he was named as beneficiary. In 1886, with the consent of the Aetna Life Insurance Company, Ryder assigned the policy to Harvey Thornburgh because Thornburgh had become surety on certain promissory notes Ryder had given.

With the policy in full force, Mr. Ryder died in 1900. Ryder was insolvent, and Thornburgh's heirs sued the life insurance company upon the policy. Ryder was made a codefendant. He filed a cross-complaint, and the court found that the amount of the policy belonged to him. The Appellate Court reverses this finding.

The Appellate Court holds that a husband who has a paid-up policy on his wife's life cannot, during the life of the insured, assign it to a third person, who has no insurable interest in the life insured, for the purpose of indemnifying the assignee as surety for the holding of the policy. The court held such procedure to be against public policy.

COUNTY AUDITOR'S CASE.

A petition is on file in the Supreme Court for a rehearing of the case of Seiler vs. the State ex rel. the Board of Commissioners of De Kalb county. This was a test suit to determine the right of county auditors to receive $3 a day, in addition to other pay, for sitting on boards of review. The decision made some time ago gives the auditor that right, but yesterday Judge Dowling filed a dissenting opinion, in which he is joined by Judge Monks.

Judge Dowling says that under the act of March 1, 1895, the county auditor was not entitled to a per diem for his services on the Board of Review, and that, even if he had been, his right to receive it was taken away by the statute of March 11, 1895, the general fee and salary law.

The judge declares that the Indiana Supreme Court is "committed to the principle of the strict construction of statutes regulating the fees, salaries and compensation of public officers. * * * Doubts are to be resolved in favor of the public and against the officer; constructive services and constructive fees are unknown to the law of this State; and double compensation for official services is not to be tolerated."

Judge Dowling says the Legislature at all times had the power to increase or diminish the duties of the auditor, treasurer and assessor, salaried officers.

He resorts to grammar to show that "who shall each be paid out of the county treasury the sum of $3 for each and every day," etc., refers to "two freeholders," and not to assessor, auditor and treasurer.

The law reads: "Such board shall be composed of the county assessor, county auditor and county treasurer, and two freeholders, to be appointed by the judge of the Circuit Court, who shall each be paid, etc." The judge reasons that the interposition of "and" between the words "county auditor" and "county treasurer" indicated that as to those officers the sentence was complete.

He argues that even if he is not right on this point the act of March 11, 1895, taking all fees from the county auditor, must prevail over the act of March 1.

NOTES FOR SALOON LICENSES.

In the case of Hosea H. Ristine against Dora Clements and others the Appellate Court held yesterday that a note given in payment for a saloon license is without consideration and such license is void.

Robert Clements ran a saloon in Ladoga for some time without a license. The town attorney prevailed upon him to give his note and mortgage to the town to secure the license.

"It is true," says Judge Robinson in the opinion, "that a municipal corporation has the power to receive as payee a note and mortgage for a debt lawfully due to such corporation.

"But a license fee the payment of which is a condition precedent to issuing the license is in no sense a debt owing the municipality. The fact that he had been selling for some months without a license did not make him indebted to the town for the license fee. * * * The primary purpose in exacting the license fee is not to increase the revenue of the municipality, but it is imposed from motives of public policy to restrain the sale of a commodity that is harmful to society."

This decision arose out of a suit of Dora Clements, wife of the saloon keeper, to recover one-third of the proceeds of the sale of land owned by the husband to satisfy mortgages held by a building and loan association and others. Judgment of the lower court is reversed.

In the case of W. W. Sefton against the Board of Commissioners of Howard county the Supreme Court yesterday affirmed the lower court's decision and in an opinion by Judge Gillett held that the road law of 1899 did not repeal that of 1889.

The law of 1899 provides for special assessments against real estate based on benefits within two miles of the road, while the law of 1889 provides for submitting the proposition to a township vote and contemplates the levy of a general tax.

JURORS ALL SICK.

Each One Presented a Doctor's Certificate in the Criminal Court.

John P. Smock, James G. Kingsbury, Charles E. Sloan, Charles Blake, Thomas H. Davidson, R. G. Keeter, George W. Williams, Harry C. G. Bals, George W. Deitz, Gus Barthell, John J. Rotter and Lewis S. Waldon constituted one of the most unsatisfactory petit juries ever impaneled for service in the Criminal Court. When the jury reported to Judge Alford yesterday morning each man presented a physician's certificate of disability and pleaded that he would be unable to stand the confinement of the courtroom. Some of the jurors had headaches, others were deaf and all manner of complaints were forthcoming. Rotter did not appear, as the sheriff was unable to find him, but another juror was as unfortunate as the regular panel, and as a consequence the jury commissioners will have to draw another jury to-day.

Fined for Injuring Shade Trees.

Jacob Broach was fined $5 and costs in Police Court yesterday morning for trimming shade trees without a permit. Broach is a house mover, and in moving a house on North Pennsylvania street above Nineteenth he caused the house to be hauled between two large trees. In addition to tearing limbs from the trunks by forcing the house through the trees, Broach caused several large limbs to be sawed off. Property owners of the neighborhood informed the police of his action. After the district policemen had seen the damage done to the trees they arrested Broach for violating the ordinance for the protection of shade trees. Broach appealed to the Criminal Court.

Dawson Will Not Be Prosecuted.

The indictment against Ernest Dawson, charged with embezzlement and grand larceny, was nollied by Judge Alford in the Criminal Court yesterday on motion of Prosecutor Ruckleshaus. Dawson was the bookkeeper at the Ellis & Helfenberger foundry last December and was accused of having embezzled $800 of the firm's money. He left the city and the shortage was made up by his wife in this city. His employers did not care to prosecute Dawson after the settlement was made, and in consideration of his family, a wife and small child, the prosecutor permitted the indictment to be nollied.

Fears Her Husband.

Anna Meissen applied for a divorce from Frederick Meissen yesterday and to protect her from her husband during the hearing of the case Judge Allen issued a restraining order. Mrs. Meissen alleges that her husband has been cruel and has abused their three small children. She says he earns good wages from the Home Brewing Company and asked that the restraining order be granted to prevent the Home Brewing Company from paying Meissen his wages until he has provided for his children. Judge Allen set April 16 as the day on which the application will be heard.

Used Brother-in-Law's Name.

Morris Rigg was fined $500 and costs and sentenced to six months' imprisonment in the workhouse yesterday by Judge Whallon for entering a house with the intent to commit a felony and petit larceny. Rigg is the man who was captured by citizens and school children after he had entered a house at No. 1106 Temple avenue and stolen $3.85. Rigg gave his name as Kale when first arrested, but later it developed that he has a brother-in-law named Kale and borrowed the name for use in registering at the police station.

Reasons for a Divorce.

Catherine Floyd is suing James W. Floyd for divorce on the ground of cruel treatment. She avers that her husband is now in the county jail or workhouse. Mrs. Floyd charges that her husband, in the night time and while intoxicated, abused her and the children until they fled to her parents, fearing personal injury at his hands. Mrs. Floyd asks for the custody of the children.

Estate of George A. Woodford.

The Indiana Trust Company, administrator of the estate of the late George A. Woodford, submitted an inventory of the estate and a final report yesterday. The report shows that in the estate there was personal property valued at $113.35 and stocks and securities to the value of $140,938.60, a total of $141,051.95.

Contractor McCormack's Claim.

Special Master Daniels is still hearing the claim of Contractor McCormack against the State of Indiana for money alleged to be due on contracts for work on the Reformatory cell house. The claim is being heard in Room 3, Superior Court, and the testimony yesterday was entirely over the plans and specifications.

Charge Changed to Murder.

The charge against Wesley Brewer, colored, was yesterday changed from assault and battery with intent to kill to murder, and Brewer was not admitted to bail. Brewer is the man who accidentally killed the infant daughter of Anne Houston during a quarrel with that woman several weeks ago.

Room for Juvenile Court.

The County Commissioners have arranged for the Juvenile Court to be held in Room 82, on the third floor of the courthouse. This room has been occupied by the county surveyor, who will move into one of the recorder's rooms. The room will be fitted up for the court as soon as the work can be done.

Demand for New Trial.

Ernest M. Brown, a dairyman recently fined $50 and costs in the Criminal Court for violating the pure food law, applied for a new trial to Judge Alford yesterday. Judge Alford set to-day as the time for hearing the arguments of the attorneys in support of the motion.

THE COURT RECORD.

SUPERIOR COURT.

Room 1—John L. McMaster, Judge.

George Harvie et al. vs. City of Indianapolis; damages. Dismissed and costs paid.

Aaron Blair vs. Harry Drew; on note. Dismissed and costs paid.

Room 2—James M. Leathers, Judge.

Daniel L. Grove vs. James M. Newby et al.; mechanic's lien. Cause dismissed and costs paid. Receiver filed final report and was discharged.

CRIMINAL COURT.

Fremont Alfred, Judge.

Ernest M. Brown; selling adulterated food. Defendant, by counsel, files a motion for a new trial. Argument to be heard April 3, 1903.

Ernest Dawson; embezzlement and grand larceny. State files a nolle prosequi. Motion sustained.

NEW SUITS.

Walter R. Beard vs. John H. Rickhoff et al.; suit on note. Superior Court, Room 1.

Catherine Floyd vs. James W. Floyd; suit for divorce. Superior Court, Room 2.

Ida F. Smith vs. Matilda A. Whelchel et al.; suit to quiet title. Superior Court, Room 3.

Clement Johnson vs. Indianapolis Street-railway Company; damages. Superior Court, Room 1.

Richard Clark vs. Lillian E. Clark et al; foreclosure mechanic's lien. Superior Court, Room 2.

HIGHER COURTS' RECORD.

SUPREME COURT.

19929. Sefton vs. Board of Commissioners. Howard C. C. Affirmed. Gillett, J.—1. Repeals by implication are not favored. 2. Two affirmative statutes without inconsistent provisions may run in parallel lines, and the courts will incline in the absence of a provision for a repeal to regard the later enactment as merely cumulative or auxiliary unless it appears that the object as well as the subject matter of the two enactments is the same. 3. The act of 1889 (acts 1889, P. 433) with reference to the construction and improvement of highways was not repealed by the act of March 6, 1899 (acts 1899, P. 468.)

20042. Kuhn vs. Insurance Company. St. Joseph C. C. Dismissed. Monks, J.—Unless all parties adverse to appellant in the court below are made appellees in this court the case cannot be determined on its merits.

20034. Smith vs. Schmitt. Allen S. C. Dismissed.

20046. Board of Commissioners vs. Kochenour. Jackson C. C. Dismissed.

19708. P., C., C. & St. L. Railway Company vs. Gipe. Hamilton C. C. Petition for rehearing overruled.

19892. Seiler vs. Board of Commissioners. De Kalb C. C. Dowling, J., files dissenting opinion.

—Minutes.—

20034. Eliza Smith vs. Leonard Schmitt et al. Allen S. C. Appellant's dismissal.

19899. Richard Starr vs. State of Indiana. Wells C. C. Appellant's petition and notice for certiorari.

APPELLATE COURT.

4092. Artz vs. Yeager. Vigo C. C. Reversed. Roby, C. J.—1. Unrecorded assignments of mortgages are void as against subsequent purchasers whose interests may be affected thereby on account of no knowledge thereof and whose conveyances are duly recorded. 2. Where the owner of a fee becomes entitled to an incumbrance upon the same land with no intervening interest the incumbrance merges in the fee and ceases to exist. 3. Under such circumstances a merger will take place in equity where no intention to prevent it has been expressed and none is implied from the circumstances and the interests of the party. A presumption in such case arises in favor of the merger.

4360. Thornburg vs. Aetna Insurance Company. Fulton C. C. Affirmed. Henley, J.—The holder of a valid insurance policy upon the life of another in whose life the holder has an insurable interest cannot assign the policy during the lifetime of the person insured to a third person who has not an insurable interest in the life insured for the sole purpose of indemnifying the assignee as surety for the holder of the policy.

4602. Ristine vs. Clements. Montgomery C. C. Reversed. Robinson, J.—1. Under the seventh clause of Section 4357, Burns, 1901, towns are authorized to license the sale of intoxicating liquors. But it is optional with the town whether it will require the payment of the license fee in advance of the issuing of the license, and it may provide by ordinance that the license shall not be issued until the applicant presents the treasurer's receipt for the payment of the fee, and the trustees of a town have no authority to exact such license fee except by virtue of the ordinance giving such right. 2. A license fee the payment of which is a condition precedent to issuing the license is not a debt to the municipality for which a note and mortgage may be given and accepted.

4508. Supreme Lodge vs. Jones. Knox C. C. Motion to correct clerk's certificate granted.

4706. Hofferbert vs. Williams. Huntington C. C. Motion for cost bond overruled.

4250. Graham vs. Walters. Cass C. C. Petition for rehearing overruled.

—New Suits.—

4772. Nathan B. Moore vs. Edward Zumbrum. Whitley C. C. Record. Assignment of errors. Notice to coappellants several.

4773. Jabez C. Castro vs. John G. Eigenan. Dubois C. C. Record. Assignment of errors. Notice to Spencer county.

—Minutes.—

4668. H. William Shipman vs. J. Henry Buhmer et al. Jackson C. C. Appellee's brief on motion to dismiss.

4697. John Ludwick vs. Margaret Petrie et al. Huntington C. C. Appellees' brief (8.)

4526. The Pacific Mutual Life Insurance Company vs. Hal H. Branham. Vanderburg S. C. Appellant's joinder. Appellant's additional authorities (8.)

FARM AND GARDEN INTERESTS

An Intensive Culture Programme.

Correspondence Country Gentleman.

The majority of poor stands and low average yield of our corn crop are undoubtedly due to lack of soil preparation and indifferent cultivation of the growing crop. The quality of the land, the influence of the season, the character and quantity of manure used or the fertilizer applied, are great factors, but not the main source of success or failure.

The writer had ample proof of this while managing the famous Rancocas Stock Farms at Jobstown, N. J. To show the folly of the usual effort to string a weak labor force over a large acreage, and the benefits of thorough soil preparation and cultivation, I will give the experience that proved of great value to me.

In the fall of 1876 we bought an adjoining farm of about 160 acres, mainly low-lying black loam soil. This farm was refenced into three large fields and thoroughly underdrained. One of these fields of sixty acres was wanted for first-class pasture at the earliest possible moment. To gain this end, the field was broken up in the early spring of 1877 and prepared for corn. It was good old-fashioned lowland pasture, full of water and hassocks, but also good natural grasses and unfailing rough pasture. The drains had carried off all surplus water, and the sod was turned with four-horse plow teams as deeply as it would turn. Then it was thoroughly cut up with the Shares harrow; these harrows were weighted, and the harrowing was continued until the soil was as fine as ashes, but no litter had been dragged to the surface.

At this period of the work the field received broadcast a good heavy application of unleached wood ashes and hen manure mixed, two of ashes to one of hen manure, and applied as fast as mixed (I have forgotten the quantities used.) After this application the field was again thoroughly cross-harrowed with the Shares cutting harrow and then check-marked 4 feet 6 inches by 4 feet 6 inches, and hand planted with mammoth yellow dent corn, five seeds to the hill. As the land was very loose, it was at once rolled with a heavy roller, and just as the seed sprouted the field was thoroughly harrowed with the Thomas smoothing harrow, and such harrowing continued at short intervals until the corn was well up.

For further cultivation we used the ordinary two-horse riding cultivators, and kept them going to stir the surface soil in the most thorough manner. The field was gone over and all the misses carefully replanted at the earliest possible moment, but no hoeing or other hand work was needed and no corn plowing done—although it was the custom in those days to plow from and to the young corn, and our neighbors looked to see the crop blown down as soon as well eared.

At the proper time the corn was cut. Experts came from miles around to see it husked, and the opinion was that the yield was over 100 bushels of shelled corn per acre over the whole sixty acres. The crop was cut up thirty-six hills to the shock, and I saw shocks that yielded seven bushels of ears to the single shock. This crop received about five times the work usually given, but paid a big profit on the investment, and the field still shows the result. It was put down in permanent grasses soon after, has never since been broken up, and is a grass field worth going far to see.

The other instance was a sandy loam, thirty-five-acre field that had been used in regular farm rotation. This field was in clover sod, was plowed as late as safe to allow, and was treated exactly as in the first piece mentioned, except that it needed considerably less working and received no manure or fertilizer of any kind. This piece of corn was entered in the Burlington County Agricultural Society's contest for large-profit crops, and at 50 cents per bushel was credited with $875. With teams at $2.50, men $1.13 and boys 75 cents, the total cost was $242, leaving a balance of $633 as profit, and the fodder not estimated.

These things taught me that it was not wise to spread labor over too much territory, and that thorough cultivation was the sole key to success. Some of your readers who own 160-acre farms will ask how this intensive cultivation is to be put in practice while help is so high and farmers none too wealthy. I would drop the raising of wheat, oats and other kindred crops; enlarge my grass lands and grow all the clover I could; raise ten acres of corn and ten acres of ensilage; triple my dairy stock and carry one man more; make butter or sell milk; use good males and raise high quality stock; there is always a good market for them. Hereabouts such a farm would, as now run, raise about 600 bushels of shelled corn on twenty acres, 250 bushels of oats on ten acres, 250 bushels of wheat on ten acres and sell about 120 quarts of milk daily at 3 cents a quart, and perhaps twenty tons of hay at $15 per ton, a total value of $3,309, of which less than $2,614 is over and above what is fed to the animals. The better cultivation would triple the stock, and from that source alone would be realized $3,942 per year, with only one man extra to pay, and greater opportunity to handle hogs, sheep or poultry, and would surely greatly benefit and enrich the land.

The Farm Labor Problem.

Philadelphia Press.

Immigration for 1903 to date surpasses even the large total for the corresponding period of last year, and makes it probable that the total for the whole year will be larger even than for 1902. The immigrants arriving during the first twenty-five days of March indicate that the total for the month will be one-third higher than for March, 1902. The whole number of immigrants reaching this country during the fiscal year ending June 30, 1902, was 648,743. If the increase since that date continues during the remainder of the fiscal year, it is not unlikely that the immigration of 1882, the record year, when 788,992 immigrants arrived, may be surpassed.

But notwithstanding this large immigration farm labor seems to be scarcer than ever. The call for help to begin the spring work on the farm was never so loud as now. It comes from all sections of the country. It is as urgent in the West as in the East, and even the South is not free from the demand. A Vermont farmer, for instance, writes to Jacob A. Bliss, of New York city, asking if there is no way by which he can get a single man for farm work, and suggesting that some plan be formed for bringing over the starving Finns and distributing them as laborers among the farmers of New England. Farm wages are higher than at any time except during the last year of the war for the Union, when help was very scarce, but even with this remuneration farmers are looking forward with serious doubt as to the prospect for the season now opening.

There are two obvious reasons for this scarcity of farm help. One is the manufacturing prosperity which is absorbing a larger and larger share of the labor of the country. A laborer in shop and factory has the certainty of definite hours of employment and the pleasure of living in a city or village, and he takes these as a compensation for the smaller sum he finds in his pocket at the end of the year than the farm hand has. Farm work is still looked upon as drudgery, although the introduction of machinery has lightened it much. The old custom of work hours from "sun to sun" is no longer the rule and the isolation has been broken by the trolley. But the aversion to farm labor continues. Another reason for the scarcity of farm help is the desire of farmers to work their own land. South Dakota is expecting 50,000 families to settle in that State this year, all of whom will want to be independent farmers, and California reports 45,000 colonists as arriving in that State during the past four months looking for farm lands.

Independent farmers are, of course, the more desirable class, but help is in most cases needed. It was remarked in Virginia recently that the most prosperous farmers are those who, with the aid of their boys, are doing their own work, using labor-saving machinery and relying as little as possible on outside help. Probably that fact is true of every State. But there are not many farmers now who can depend upon their sons for help, owing to the attractions of city life. The only hope is in a better adjustment of labor conditions.

Experience with Sorghum.

Correspondence Indiana Farmer.

After four years' experience in growing sorghum for stock, I would advise farmers to get the early orange or early amber varieties. Pulverize the soil thoroughly, then plant with a drill, in rows three feet apart, using the seed rather sparingly, so that it will not come up too thick, as six inches apart for the canes is close enough. Plant from the tenth to twentieth of May, or as soon as all danger of frost is over; cover the seed shallow with fine soil; tend as you would corn until knee high, then drag an old mowing machine through the rows, to keep the soil fine and to make a dust mulch. It will stand drought better than corn, but for first-class sorghum I would rather have a dry season than a wet one. Last season was too wet; and the cane had a less amount of saccharine matter in it than for several years. In order to get the most good from a patch or field of sorghum, the farmer should begin to feed it to his stock in August, when the grass gets short and dry, and continue to feed it during the fall, and have it all fed out before freezing weather, as there is no doubt in my mind that a hard freeze destroys in a great measure its feeding value, as the stock do not relish it then, but pick it over, and seem to say, give me something I like better. When planted in rows, it can be cut with a corn binder and the bundles set up in small shocks to cure out. If you wish to save the seed the heads should be cut off before the shocks are made. By sowing two bushels of seed per acre, with a wheat drill, sowing a bushel each way, you can make fine sorghum hay, and cut it with a mowing machine. If you do this, it should be left out about two weeks to cure, and then shocked in large shocks. It is so heavy to handle that it is hard to get hands to shock it, without their using a good many "cuss words." So we prefer to plant in rows, and cut with a corn binder. I have had no experience in using sorghum for ensilage, as we use corn for filling the silo.

A German Electrical Farm.

World's Work for April.

In the application of electricity to everyday work Germany has, perhaps, gone further than any other nation. Electrically heated and operated cooking and laundry apparatus is in common use there, but the most striking single development is the electrical farm. Take, for example, Prof. Backhaus's estate near Quednau in eastern Prussia, which is only one of a large number of German estates run by electricity.

The Quednau farm covers 450 acres and its dairy handles 1,000 gallons of milk daily. Every part of the farm is lighted by electricity and is in telephone communication with every other part. The dairy has an electrical churn; the barn contains electrically operated feed and carrot-cutting machines, and even the grindstone is turned by a small belt from the shaft connected with the barn motor. The water-pumping apparatus is run by electricity; all the buildings are lighted by incandescent lamps, and there is an electrical pipe lighter at the doors of all the houses. This farm has, also, its own threshing and grist mill, the machinery of which is turned by a current from the miniature central station, and finally there is a small sawmill which gets its power from the same station. On the farm are all kinds of electrical agricultural machines, including an automobile plow, all run by batteries charged from substations in the fields.

The power for all these various operations—lighting, heating, telephones, churning, cutting, grinding, pumping, threshing and sawing, comes from a fifty horse-power stationary engine moving two dynamos.

From this station the power is distributed to the parts of the farm, and the switchboard is so plainly marked that the commonest farm hand can regulate the supply to fit the need. At Crottorf a number of small farms have grouped to support one station and have their work done by it.

Such plants as these do more than merely lighten farm labor; fewer workmen are needed and greater profits are possible, and the whole business of farming is made more attractive. The barnyard is lighted by an arc light; night work in the fields is possible when it is necessary; the stables are warmed in winter and ventilated in summer by the turning of a switch; indeed, the entire farm runs like a machine at the call of the electric current.

Need of Farm Hands.

Boston Transcript.

A Vermont farmer writes to Jacob A. Riis of New York, asking if there is not some way of bringing the famine-stricken people of Sweden and Finland into his part of New England, where their services are sorely needed. He says that thousands of these people can find permanent homes there, with chances of owning homes of their own in the future. His picture of the need in his section is almost pathetic and he asks, despairingly: "Is there no way by which I can get a single man for farm work?" Though owning a dairy farm of only one hundred acres, he says he has been obliged to work a hundred hours a week for a year past. Yet he is probably classed as a capitalist by labor unions, who contend that fifty-four hours a week are at least six too many, though they doubtless have larger returns for their labors than this Vermont dairy farmer. Yet he says the loss for lack of help on his place has been enough to support a small family in comfort. Perhaps, however, he is too exacting in his standard of character in the man whom he would employ, for he would have him "able and willing to do all kinds of rough work, summer and winter, kind to horses and cattle, free from tobacco and profanity and ambitious to save for a home." The farmer who makes freedom from tobacco and profanity an absolute condition is likely to be compelled to do his own work a good share of the time. With a Finn or a Swede the latter point might be compromised, because the man could swear in his own language without offence, but as a rule tobacco and profanity are the safety valves of both rural and urban laborers.

Name Your Farm.

Boston Transcript.

If you have a farm name it. That's the latest suggestion traveling about in the rural districts, and it deserves to be acted upon at once and with judgment. When you come to think of it it seems rather strange that so few farms throughout New England have a name? Most of those so honored are the property of persons who live elsewhere the most of the year and patronize the farm only two or three months in the hot weather. But farmers, real farmers, have never got into the way of labelling their farms, and though, of course, in the farming district everyone knows where everyone else lives, it certainly does lend a dignity and a sort of beauty to a country side if every house is individualized by an appellation well chosen. Naturally some peculiarity of the farm should be embodied in its name, and there are peculiarities and to spare in every New England farm. These may not be patent to the principal owner, but the sons or daughters who "go away to school" will discern them on the first trip home, and they might be trusted to select the term.

An Aged Orchardist.

Kansas City Journal.

Not very many men eighty-six years old would be planning the establishment of orchards in a new country, but that is the purpose of Samuel Hunter, of Hamburg, Ia., who was here yesterday on his way home from Snider, O. T. Mr. Hunter invested in farm lands near Snider two or three years ago, and is continually increasing his holdings there.

"I am going to move down there before long," he said, "and plant a large number of apple trees and all kinds of shade trees as well. I don't suppose that I will eat any apples off of the trees that I plant, but I may possibly get some shade from the shade trees. I am able to do as good a day's work as lots of young men on the farm, and I don't intend to quit work for a good many years yet."

In addition to his tree planting Mr. Hunter's hobby is the drinking of buttermilk, and he always carries a pail of it with him on his travels, for fear he might not be able to obtain it at his stopping places.

Farm Notes.

More large fruit, and of better quality, can be secured by thinning out the fruit on the trees. It is a loss of fruit and an injury to a tree when it ripens a large amount of fruit, and the crop next year will also be reduced. Ten barrels of prime apples will sell for more than three or four times as much inferior fruit.

The fodder shredder is doing good work in one respect, and that is in reducing the number of shocks of corn that stand in the fields all winter. As the shredder husks the corn, and shreds it at the same time, farmers find that it is more confortable to haul the fodder to the barn than to stand out in the fields and husk the corn and then waste the fodder.

Growing a lot of pumpkins in a field of corn is an old practice, but it is doubtful if pumpkins so grown are as profitable as when grown as a separate crop from corn. The pumpkins will prevent the proper cultivation of corn, as working the corn destroys the pumpkin vines, the result being that late weeds get a chance to grow and mature. It is urged in defense of growing pumpkins in the corn field that they do not interfere with cultivation until the corn is "laid by," but much depends on the land, rainfall and thoroughness of cultivation. Corn should never be "laid by" as long as weeds and grass can have an opportunity to grow, cultivation being given if it is possible for a horse to pass along the rows.

There is one crop that must be attended to now or it will soon be too late—asparagus. It comes early in the year, almost as soon as the frost leaves the ground. The bed will be benefited, if shoots have not appeared, by receiving a covering of straw, salt hay or any refuse material and burnt over, so as to destroy disease germs that may be left over on the surface of the ground from last year.

Never have plants of the same kind, or even of the same family, follow on the same land. Beans should not follow peas nor melons come after pumpkins. A plant that produces above the ground, such as cabbage, should be followed by root crops, such as potatoes, beets, turnips or carrots. Clover, however, being entirely distinct from grain, may be followed by wheat, oats or corn, and potatoes or turnips may follow grain. The seed of clover is really a small bean, hence it is of no advantage to follow clover with beans or peas, all being legumes. There are no "fixed" rules, as the fertility of the soil and the climate are to be considered. Some farmers by the liberal use of manure and fertilizer, grow the same crops on the same land every year, but it is not safe to do so except under favorable conditions.

Daily Life of the Pope.

Leslie's Monthly.

No matter what the season, the Pope rises at 6 a. m., sometimes earlier, but never later. He dresses by himself, and then enters at once into a chapel to say mass, at which he is assisted by his private secretaries, Monsignori Mazzolino and De Angeli. Then he hears the mass of thanksgiving said by one of the secretaries, and this over he enters the green room. Immediately after, and several times besides during the day, he drinks a little bouillon and half a glass of wine. He eats very little, but frequently, and sometimes even whilst walking.

After mass, during his first collation, he reads the newspapers of all shades of opinions, previously marked in red pencil by four clerks where any articles occur which in one way or another speak of the Vatican or of social questions. From 9 to 10 in the morning he receives his state secretary and takes his second breakfast, while De Angeli reads his correspondence to him and takes notes on it, which the Pope dictates without interrupting his meal. Between 11 a. m. and 2 p. m., when there is neither reception nor special conference, the Pope retires into his bedchamber or library. At 2 o'clock he takes his drive in the Vatican garden.

As soon as he reaches the garden the Pope gets down from his carriage, without leaning on the stick which he always carries without using, and takes a fairly long walk, holding his hand behind his back like Napoleon I. In the evening he retires to his private chapel and answers the Rosario said by Monsignor De Angeli. Afterwards he reads and writes, usually until 10 p. m., in the green salon, and then withdraws to his bedroom, but he is rarely in bed before midnight.

The Road to Yesterday.

There is a road to yesterday—
  A wondrous thoroughfare,
Where wanton breezes idly play
  And blossoms scent the air.
It stretches long and far and straight;
  It wanders up and down;
It passes many an open gate
  And many a little town.

There is a road to yesterday;
  The grasses grow beside,
And trees that spread and swing and sway
  And shade the pathway wide.
Its flowers are a goodly sight,
  And it goes on and on
And leads to many a starry night
  And many a cloudless dawn.

There is a road to yesterday,
  And we may trace its gleam
In flecking shade or dancing ray
  Upon some little stream;
Or we may see it, when, with eyes
  Half-closed, we hear a song
That calls up many a glad sunrise
  And many a twilight long.

There is a road to yesterday,
  And each one knows its start—
The portal to this wondrous way
  Is held within the heart;
From there the pleasant courses lead
  As far as one can see—
It rests on many a golden deed
  And many a memory.

—W. D. Nesbit, in Chicago Tribune.

THEN SHE RESIGNED.

Mr. Krusty (her employer)—Miss Uglimugg, you are late this morning. What detained you?

Miss Uglimugg—My clock stopped, sir.

Mr. Krusty—I guess you looked at it.

INSURANCE NEWS AND NOTES

It is rumored that a new casualty company is being formed in this city.

× × ×

W. H. Schrader, State agent for the Pacific Mutual Life, has moved his offices from the Lemcke building into the Majestic.

× × ×

The Northwestern Mutual Life paid a single check for $251,517 for its privilege to do business in Wisconsin during the coming year.

× × ×

Secretary Wynn, of the State Life, has returned from an extensive visit through the principal cities in the East, where he has been inspecting agencies.

× × ×

The Western Reserve Fire Insurance Company of Cleveland has been incorporated with $100,000 cash capital. It purposes doing a local business principally.

× × ×

John S. Cranston, manager of the ordinary department of the Prudential at Boston, has been appointed head coach of the Harvard football team for the season of 1903.

× × ×

At the annual meeting of the Cincinnati Life Underwriters' Association last week John A. Ringold was elected president, M. W. Mack vice president and Frank B. Mead secretary.

× × ×

Farmer & Thompson, promoters of several Lloyds in Chicago, are organizing a new fire insurance company to be called the Commercial. The capital will be $100,000, with surplus of $25,000.

× × ×

A French insurance company is offering to insure aeronauts against death or disablement. The premium is $4 for each $1,000 of insurance, payable in case of death, and for $1 per day if the insured is disabled.

× × ×

During the year 1901 twenty-four companies withdrew from Minnesota and eight left the State in 1902. At the same time property requiring insurance increased greatly, thus giving an excellent field for the wild-cats.

× × ×

The Kansas Union Life has been sold to the National Life of the United States of America. The Kansas Union was organized for the purpose of taking over the business of the Kansas Mutual, whose organization was declared unlawful.

× × ×

Agency appointments for Indianapolis are: Glens Falls, E. E. Shelton, Samuel Schuek, W. Low Rice, William B. Reed and Isaac McConnell & Son; Manhattan Life, R. L. Kelly; Standard Life and Accident, D. F. Pendry and R. Skillman.

× × ×

Miss C. A. Porter, agent for the Equitable Life in Boone county, stands fourth among the Equitable's agents for new business during March. In recognition of her ability and energy the company has put a district under her sole and exclusive charge.

× × ×

The Connecticut Mutual Life had the least lapse ratio during the year 1902, the percentage of lapses being only 2.2 per cent. The New York was second with 2.7 per cent. This is based on surrenders, lapses, changes and decrease.

× × ×

The State Life has been having a contest in honor of President Sweeney, the prize being a horseshoe pin to agents sending in five applications. The Indiana winners are James Matheson, Earl J. Richmire, W. D. Clark, Peter Metford, C. J. Murphy and J. W. Hamilton.

× × ×

The Illinois Life has opened a woman's department in Kansas City under the charge of Mrs. S. L. Van Steenbergh, who has been a solicitor in western Missouri and Kansas. The insurance of women is increasing, and there are many women solicitors in Indianapolis.

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The hearings for the Citizens', Central, Interstate and North American Lloyds have been set for this week, when the companies will be compelled to produce all their papers and records in order to show whether they have been doing business in Illinois or not. The State thinks its case is established.

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The insurance press of the country generally, and rightly, give to Dr. H. C. Martin, of this city, the credit of securing the recent beneficial legislation in this State, and also praise him for his services in preventing the passage of laws which would be adverse to business interests generally.

× × ×

The People's Live Stock Insurance Company has been incorporated, with headquarters at Greenfield. It will insure against loss occasioned by death from disease, accident or fire, or from partial loss by accidental injury, theft or death from lightning. S. A. D. Beckner is president and E. E. Grant secretary.

× × ×

The ruling of Auditor Sherrick that every agent or solicitor for insurance companies must have a license is likely to provoke quite a storm in the insurance circles of this State, and it is intimated that his interpretation of house bill No. 177, which was passed on March 3, 1903, will be tested in the courts. Heretofore many agencies have incorporated into one firm and have secured but one license.

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The figures in the accounting of the Republic Lloyds, which recently went into the hands of a receiver, show that the loss ratio was 80 per cent. during its existence of one year, although it claimed that it would be only 30 per cent. of the premiums. The total liabilities will be about $35,000, and some of the underwriters will have the liabilities of the Standard, amounting to $45,000, to carry also.

× × ×

There is a movement on foot to organize an amateur baseball league in the city which will consist of a team from the State Life, the Law building, the Stevenson, the Indiana Trust and two teams made up of lawyers and from insurance men. The insurance men seem to be very fond of golf, a large number being found at Riverside and the Country Club at all hours. In Chicago last fall the insurance men held a golf tournament which aroused a great deal of interest.

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With the high mark set by the New York Life for new business for the ensuing year, and the increase demanded of agents of all the companies generally, it is no wonder that the agents are beginning to ask where will it end, and if there will be an end before the feverish rush drives them into some asylum? The policy of one or two conservative companies of setting a reasonable limit to their business and keeping close to it with a natural growth is to be commended.

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A business man who is a multimillionaire has an interesting method of getting his life insurance, or rather of carrying it. He will take out a policy for a large amount, and, after paying the premiums for three years, gets a paid-up policy. He usually gets a large rebate on the first premium. This may be satisfactory while it works, but if he should suddenly become uninsurable before he had taken out the amount he desired to carry he would be in an unpleasant predicament.

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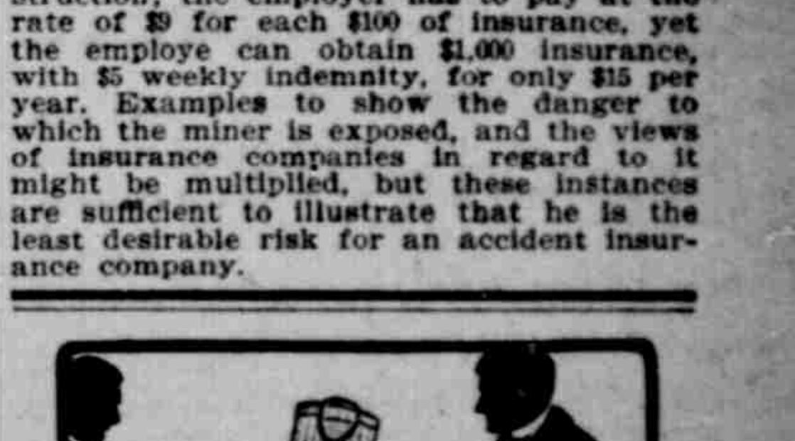
An article appeared recently in a local insurance journal in which it was attempted to be shown that the coal miner as a risk for insurance companies was more acceptable than almost any other employe. The article was in the shape of a table showing the rates for employers' liability insurance upon men in different employments. It gave the rate on each $100, showing that the employer paid only 80 cents per $100 on the bituminous coal miner, which was the lowest rate paid. The fallacy of this exposition lies in this: that the risk the employer runs from being liable to his employe for accident happening to the employe is a different risk from what the miner runs as to his danger of being injured. That the miner is the most undesirable risk for accident insurance companies is shown by the rates asked by such companies, which are shown here: The coal miner can get accident insurance only to the amount of $500 in case of death, $5 per week in case of disability, for which he has to pay the exceedingly high rates of $23.25 annually. Contrast this with the rate for a man engaged in blasting operations; the rate for employers' liability insurance on such a risk is $6 per $100, yet this man can get personal insurance against accidental injuries to the amount of $500, with $6 per week, for $12.40 annually; or compare it with one engaged in sewer construction; the employer has to pay at the rate of $9 for each $100 of insurance, yet the employe can obtain $1,000 insurance, with $5 weekly indemnity, for only $15 per year. Examples to show the danger to which the miner is exposed, and the views of insurance companies in regard to it might be multiplied, but these instances are sufficient to illustrate that he is the least desirable risk for an accident insurance company.



Cluett-Peabody shirts, they fit; new styles and new patterns for spring wear. See them where you do your buying.

Cluett Shirts, $1.50 up.

Monarch Shirts, $1.00.

Cluett, Peabody & Co.